Certificate Number: 12433-PAM-DE-033908153

Bankruptcy Case Number: 19-04962



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 5, 2020</u>, at <u>2:45</u> o'clock <u>PM EST</u>, <u>Deborah J. Sanchez</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: January 5, 2020 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher